



City of Helena

2017 – 2018 Plan Year

Employee Benefits Guide

The following is an overview of the 2017-2018 employee benefit rates and plans. Monthly rates for full time employees are listed below. Rates for part time employees are prorated and available on a separate rate sheet. Rates are deducted from the first two pay periods of each month. Additional information is available in the plan documents located on the Human Resources Intranet or by contacting the HR/Benefits Specialist at 406-447-8333.

Medical Insurance:

A choice of medical insurance plans is provided by Allegiance for eligible employees and their families.

RATES	BRIDGER	MADISON	MISSION	HDHP
City's Contribution	\$860.00	\$860.00	\$792.00 \$68.00 excess*	\$579.00 \$281.00 excess*
Employee Only	\$40.00	\$0.00	\$0.00	\$0.00
Spouse	\$437.00	\$417.00	\$384.00	\$281.00
Child(ren)	\$178.00	\$171.00	\$157.00	\$115.00
Family	\$614.00	\$586.00	\$540.00	\$395.00

*The excess amounts may be applied towards dependent coverage, HSA, FLEX/FSA, or supplemental benefits.

COVERAGE	BRIDGER	MADISON	MISSION	HDHP
Annual Deductible	\$500 individual \$1,000 family	\$500 individual \$1,000 family	\$1,000 individual \$2,000 family	\$2,700 individual \$5,400 family
Benefit Percentage of Allowable – All Montana & Non-Montana Participating:				
Before Out-of-Pocket Max	80%	70%	60%	80%
After Out-of-Pocket Max	100%	100%	100%	100%
Benefit Percentage of Allowable – Non-Montana, Non-Participating:				
Before Out-of-Pocket Max	60%	50%	40%	60%
After Out-of-Pocket Max	100%	100%	100%	100%
Annual Out-of-Pocket Max	\$1,500 individual \$3,000 family	\$2,000 individual \$4,000 family	\$3,000 individual \$6,000 family	\$5,250 individual \$10,500 family
Generic Prescription	\$4 Co-Pay Retail / \$8 Co-Pay Mail Order			Deductible / 80%
Brand / Formulary Prescription	\$20 Co-Pay Retail / \$40 Co-Pay Mail Order			Deductible / 80%
Non-Formulary Prescription	\$50 Co-Pay Retail / \$100 Co-Pay Mail Order			Deductible / 80%

MMIA (Self-Funded Health Plan Administrator)

Website: www.mmia.net
Toll Free: 1-800-635-3089
Local: 406-443-0907



Allegiance (Medical Claims Processor)

Website: www.askallegiance.com
Toll Free: 1-866-339-4308
Local: 406-721-2222



ProAct (Prescription Claims Processor)

Website: www.proactrx.com
Toll Free: 1-877-635-9545



MMIA Scripts (Mail-Order Prescription Provider)

Website: www.askallegiance.com
Toll Free: 1-866-488-7874



Dental Insurance:

Dental insurance is provided by Allegiance for eligible employees and their families. Additional dental insurance is available through AFLAC.

RATES	
City's Contribution	\$45.28
Employee Only	\$0.00
Spouse	\$33.72
Child(ren)	\$29.30
Family	\$43.96

COVERAGE	
Annual Deductible Per Plan Year	\$50 individual / \$150 family
Maximum Benefit Per Plan Year	\$1,250 per covered individual
Type A Expenses Preventative Care	Deductible Waived / 100%
Type B Expenses Basic Care	Deductible Applies / 80%
Type C Expenses Major Restorative	Deductible Applies / 50%
Orthodontic Treatment	No Additional Deductible / 50%
Maximum Orthodontic Lifetime Benefit	\$1,500

Allegiance (Dental Insurance Provider)

Website: www.askallegiance.com

Toll Free: 1-877-1122

Local: 406-523-3199



Vision Insurance:

Vision insurance is provided by VSP for eligible employees and their families. Additional vision insurance is available through AFLAC.

RATES	
City's Contribution	\$6.82
Employee Only	\$0.00
Plus One Person	\$6.82
Family	\$14.64

COVERAGE	
Annual Vision Exam	\$20 Copay
Frames & Lenses	\$20 Copay / \$150-\$170 allowance
Lens Enhancements	\$50-\$160
Contacts (instead of glasses)	\$60 Copay / \$150 allowance
Diabetic Eyecare Program	\$20 Copay
Extra Savings	See Plan for Details

VSP (Vision Insurance Provider)

Website: www.vsp.com

Toll Free: 1-800-877-7195



Life Insurance:

A basic life insurance policy is provided by UNUM for eligible employees. The basic life insurance premium for employees is paid by the City. The policy includes a \$25,000 LIFE and a \$25,000 AD&D for employees. Additional life insurance is available through AFLAC and UNUM. Employees are strongly encouraged to update their life insurance beneficiaries regularly.

UNUM (Life Insurance Provider)

Website: www.unum.com

Toll Free: 1-866-679-3054



Employee Retirement:

The Montana Public Employees Administration (MPERA) administers employee's retirement systems: Public Employees' Retirement System (PERS), Municipal Police Officers' Retirement System (MPORS), or Firefighters' Unified Retirement Systems (FURS). The City and the employee contribute a percentage to the fund as set by State Law. Additional retirement options are available on a pre or post tax basis through the State of Montana 457(b) Deferred Compensation plan. Employees are strongly encouraged to update their beneficiaries regularly.

MPERA (Retirement Administration)Website: <http://mpera.mt.gov/index.shtml>

Toll Free: 1-877-275-7372

Local: 406-444-3154

**Empower Retirement (State of Montana's 457 Plan)**Website: <https://mperadcplans.gwrs.com/login.do>

Toll Free: 1-800-981-2786

Local: 406-980-0483



Employee Assistance Program (EAP):

The EAP is a free and confidential program available to all employees and includes up to eight face-to-face counseling sessions per issue. Online and hotline resources are also available. This program is paid for by the City. The EAP is provided by Reliant Behavioral Health.

Reliant Behavioral Health (EAP Provider)Website: myrbh.com

Toll Free: 1-866-750-1327

Access Code: Helena



Health Savings Accounts (HSA) & Flexible Spending Accounts (FLEX):

A HSA is a tax-advantaged account established to pay for qualified medical expenses for those who are covered under an HSA qualifying high deductible health plan (HDHP) and meets the other IRS eligibility requirements. The money in this account can be used to pay for approved health care expenses. Any unused funds are retained in the HSA and accumulate toward future health care expenses. The maximum HSA contribution limit for the 2017 tax year is \$3,400 for an individual and \$6,750 for a family. The HSA provider is Optum Bank. This benefit requires new enrollment forms annually.

Optum Bank (HSA Provider)Website: <https://www.optumbank.com/>

Toll Free: 1-866-234-8913



A FLEX is a tax-advantaged account established to pay for qualified medical or dependent care expenses. Employees determine what they want to contribute to the account for the entire plan year. Then those contributions are evenly split up and deducted pre-tax per pay check. Funds are available as soon as the account is open and must be used during the designated plan year. The maximum contribution limit for the 2017 tax year is \$2,600 for FLEX and \$5,000 for a Dependent Care account. The FLEX provider is Allegiance. This benefit requires new enrollment forms annually.

Allegiance (FLEX/FSA Provider)Website: <https://www.askallegiance.com/>

Toll Free: 1-800-877-1122



Supplemental Benefits:

Supplemental benefits are available through pre or post tax payroll deductions. Employees interested in supplemental benefits must meet with a representative and complete the necessary documentation.

AFLAC Policies Include: Accident Coverage, Additional Dental, Life, and Vision Insurance, Cancer/Specified Disease, Critical Illness, Hospital Confinement Indemnity, Short Term Disability, and AFLAC Plus Rider. This benefit requires new enrollment forms annually.

AFLACWebsite: www.aflac.com

Contact: LaMona Berry 406-256-4961

Contact: Chris Eby 406-443-0666



UNUM Policies Include: Accident Coverage, Long Term Disability, Short Term Disability, and Additional Life Insurance. UNUM insurance rates may change depending on age. Please contact UNUM directly for rates.

UNUMWebsite: www.unum.com

Toll Free: 1-866-679-3054



Legal Shield Includes: Legal Services such as Preventative Law, Motor Vehicle, Trail Defense, Family Services, IRS Audit Services, Emergency Access, and Consultation. Identity Theft Services such as Privacy and Security Monitoring, Consultation, and Restoration.

Legal ShieldWebsite: www.legalshield.com

Contact: Katie Huff 406-240-6732



Additional Information:

- Medical, dental, vision, and life insurance are required for full time employees.
- The plan year begins on July 1, 2017 and ends June 30, 2018.
- Employees may make changes to their benefit elections during open enrollment May 15 through June 9, 2017.
- If employees do not make changes to their benefit elections during open enrollment, they must have a life-qualifying event before a change can be made. Life qualifying events include: marriage, divorce, new dependent(s), and loss of coverage from another provider. To make a change due to a life-qualifying event all documents must be completed and submitted within thirty (30) days of the event. Changes that are not made within thirty (30) days of the event will have to wait until the next open enrollment.
- Dependents may be covered with insurance up to the maximum age of 26. Once the dependent reaches the maximum age, the dependent will no longer be eligible for coverage at the end of the month they turn 26. Employees will be contacted and responsible for completing the necessary forms to drop the dependent.
- All employees are strongly encouraged to update their beneficiaries regularly.
- Further information and plan documents about the benefits listed above are located on the City Human Resources Intranet <https://intranet.helenamt.gov/human-resources/benefits.html>.
- Please contact City HR for more information or questions at 406-447-8333 or CKrantz@helenamt.gov.
- All enrollment or change forms must be submitted no later than June 9, 2017 to the City of Helena Human Resource office:

City of Helena – Human Resources
Attn: Ciarra Krantz
316 North Park Avenue, Room 106
Helena, Montana 59623
Fax: 406-457-8589